

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard C. Derrick
Nannette M. Derrick
Debtors

Case No. 18-00509-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 28, 2023

User: AutoDocke
Form ID: 3180WJ2

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Richard C. Derrick, Nannette M. Derrick, 10064 Timber Ridge Road, Big Cove Tannery, PA 17212-9431
5021103	AC&T, 11535 Hopewell Road, PO Box 4217, Hagerstown, MD 21741-4217
5021104	+ Better Homes and Gardens, 1716 Locust St, Des Moines, IA 50309-3038
5021106	+ Better Homes and Gardens Quilting, 1716 Locust St, Des Moines, IA 50309-3038
5021109	+ Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
5021122	+ First United Bank & Trust, 19 S. Second Street, Oakland, MD 21550-1517
5021123	+ Manufactures & Trade, One Fountain Pl/3rd Fl, Buffalo, NY 14203-1420
5021124	+ Rodale, PO Box 3073, Harlin, IN 51593-0137

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: camanagement@mtb.com	Mar 28 2023 18:43:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
5021107	+ EDI: CAPITALONE.COM	Mar 28 2023 22:40:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
5021108	+ Email/Text: ebn@carepayment.com	Mar 28 2023 18:43:00	Care Payment, PO Box 2398, Omaha, NE 68103-2398
5021114	+ EDI: CITICORP.COM	Mar 28 2023 22:40:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
5021115	+ EDI: CITICORP.COM	Mar 28 2023 22:40:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
5021117	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5021118	+ EDI: WFNNB.COM	Mar 28 2023 22:40:00	Comenity Bank/Sportsmans Guide, Po Box 182125, Columbus, OH 43218-2125
5021119	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 28 2023 18:43:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
5022952	EDI: DISCOVER.COM	Mar 28 2023 22:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5021120	+ EDI: DISCOVER.COM	Mar 28 2023 22:40:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5021112	EDI: JPMORGANCHASE	Mar 28 2023 22:40:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5021113	EDI: JPMORGANCHASE	Mar 28 2023 22:40:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
5049890	EDI: JPMORGANCHASE	Mar 28 2023 22:40:00	JPMorgan Chase Bank, National Association,

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Chase Records Center, Attn: Correspondence
Mail, Mail Code LA4-5555, 700 Kansas Lane,
Monroe LA 71203

5049386	Email/PDF: resurgentbknofications@resurgent.com	Mar 28 2023 18:49:04	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5022355	+ Email/Text: camanagement@mtb.com	Mar 28 2023 18:43:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
5043309	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2023 18:43:00	Midland Funding, LLC, Midland Credit Management, Inc. as agent, Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5040014	EDI: PRA.COM	Mar 28 2023 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5021861	+ EDI: RECOVERYCORP.COM	Mar 28 2023 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5044227	EDI: Q3G.COM	Mar 28 2023 22:41:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5047564	EDI: Q3G.COM	Mar 28 2023 22:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5021125	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5021126	+ EDI: RMSC.COM	Mar 28 2023 22:40:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5039823	EDI: USBANKARS.COM	Mar 28 2023 22:41:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5021121	EDI: USBANKARS.COM	Mar 28 2023 22:41:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5021105	*+	Better Homes and Gardens, 1716 Locust St, Des Moines, IA 50309-3038
5021110	*+	Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
5021111	*+	Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
5021116	*+	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	Twecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Jpmorgan Chase Bank National Association pamb@fedphe.com
Jerome B Blank	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pamb@fedphe.com
Nicholas G. Platt	on behalf of Debtor 1 Richard C. Derrick ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Nannette M. Derrick ngp@mooney4law.com plattnr61895@notify.bestcase.com
Thomas Song	on behalf of Creditor Jpmorgan Chase Bank National Association tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Richard C. Derrick

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9417

EIN --

Debtor 2

Nannette M. Derrick

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1003

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00509-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nannette M. Derrick

3/28/23By the
court:Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.